SHARE DRAFT ACCOUNT AGREEMENT WITH OVERDRAFT PAYMENT PROVISIONS

I/We hereby authorize _____ Credit Union to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

(a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.

(b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. However, if any of the undersigned writes a share draft that would exceed such balance and result in this Account being overdrawn, the Credit Union may:

(1) Treat such share draft as a request to the Credit Union for an advance (in multiples of $100) from the loan account identified below sufficient to permit the Credit Union to pay such share draft and credit the loan advance to this Account; or

(2) If none of the undersigned is then eligible to receive a loan advance as provided above, the Credit Union may, nevertheless, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.

(c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.

(d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.

(e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.

(f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.

(g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.

(h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.

(i) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side hereof.

Dated _____, 19_____

Share Draft Account Number _____

Loan Account Number _____

Signature(s) _____

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